



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [SMBC AMERICAS HOLDINGS, INC.](#)

**City/State** [NEW YORK, NY](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [23,602,668](#)

Peer Group Number: [9](#) Number in Peer Group: \_\_\_\_\_

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[SMBC AMERICAS HOLDINGS, INC.](#)  
[277 PARK AVENUE](#)  
[NEW YORK, NY 10172](#)

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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	23,590,912	26,021,172	24,368,655	22,377,561	
Net income (\$000) .....	95,067	-206,531	-93,717	33,328	
Number of BHCs in peer group .....				125	

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	0.37			0.33			0.32			0.08	3.01	1			
+ Non-interest income .....	4.51			1.03			3.60			3.75	1.32	92			
– Overhead expense .....	3.79			2.71			3.94			3.69	2.69	86			
– Provision for credit losses .....	-0.01			0.07			0.03			0	0.15	5			
+ Securities gains (losses) .....	0			0			0			0	0.01	35			
+ Other tax equivalent adjustments .....	0.40			1.46			0.17			0.55	0	98			
= Pretax net operating income (tax equivalent) .....	1.51			0.05			0.12			0.69	1.56	5			
Net operating income .....	0.81			-1.59			-0.38			0.15	1.19	4			
Net income .....	0.81			-1.59			-0.38			0.15	1.19	4			
Net income (Subchapter S adjusted) .....											1.17				
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	1.12			2.40			1.80			4.30	4.41	40			
Interest expense .....	0.69			1.98			1.42			4.19	1.08	99			
Net interest income (tax equivalent) .....	0.42			0.41			0.38			0.11	3.33	1			
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	-0.02			0			0			0.01	0.21	11			
Earnings coverage of net loan and lease losses (X) .....	-266.35			11,976.75			-94.43			38.25	24.40	77			
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.72			0.80			0.73			0.66	0.83	34			
Allowance for loan and lease losses / Total loans and leases .....	0.72			0.80			0.73			0.66	0.81	36			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.03			0.15			0.04			0.02	0.57	2			
30–89 days past due loans and leases / Total loans and leases .....	0.01			0.02			0.04			0.03	0.43	3			
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	77.98			102.98			94.60			95.09	14.45	97			
Net short-term noncore funding dependence .....	11.04			25.72			12.85			-15.84	3.38	9			
Net loans and leases / Total assets .....	26.71			23.58			28.55			25.52	63.77	7			
<b>Capitalization</b>															
Tier 1 leverage ratio .....	23.83			16.97			20.51			20.37	9.76	99			
Holding company equity capital / Total assets .....	22.76			17.26			19.85			19.79	12.43	97			
Total equity capital (including minority interest) / Total assets .....	24.10			17.94			20.68			20.47	12.57	99			
Common equity tier 1 capital / Total risk-weighted assets .....	21.72			15.28			15.56			16.43	12.17	88			
Net loans and leases / Equity capital (X) .....	1.17			1.37			1.44			1.29	5.21	3			
Cash dividends / Net income .....	1.10									6.40	33.12	12			
Cash dividends / Net income (Subchapter S adjusted) .....											-12.02				
<b>Growth Rates</b>															
Assets .....	-4.66			18.61			-2.89				9.26				
Equity capital .....	25.71			-4.38			-2.63				10.49				
Net loans and leases .....	7.99			6.31			8.64				9.10				
Noncore funding .....	-18.44			18.69			-11.77				6.59				
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0			0			0			0	1.02	36			
Long-term debt / Equity capital .....	5.79			22.86			10.01			37.82	13.04	83			
Equity investment in subsidiaries / Equity capital .....	91.11			98.09			98.69			99.05	103.22	21			
Cash from ops + noncash items + op expense / Op expense + dividends .....	176.83			279.73			191.15			155.81	190.27	40			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

2170804

RSSD Number

2

FR Dist.

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Peer #

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	67,079	69,645	136,470	157,621		-3.68	
Income from lease financing receivables.....	27,888	27,307	53,996	56,842		2.13	
Fully taxable income on loans and leases.....	94,967	96,952	190,466	214,463		-2.05	
Tax-exempt income on loans and leases.....	0	0	0	0			
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	94,967	96,952	190,466	214,463		-2.05	
Investment interest income (tax equivalent).....	-1,528	22,342	24,085	15,899			
Interest on balances due from depository institutions.....	775	8,233	9,372	52,914		-90.59	
Interest income on other earning assets.....	21,889	121,804	145,206	388,336		-82.03	
Total interest income (tax equivalent).....	116,103	249,331	369,129	671,612		-53.43	
Interest on time deposits of \$250K or more.....	141	1,691	2,209	6,109		-91.66	
Interest on time deposits < \$250K.....	253	1,060	1,452	3,482		-76.13	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	1,378	4,720	6,354	21,914		-70.81	
Interest on other borrowings and trading liabilities.....	63,824	191,669	267,491	605,121		-66.70	
Interest on subordinated debt and mandatory convertible securities.....	6,276	7,163	13,315	17,395		-12.38	
Total interest expense.....	71,872	206,303	290,821	654,021		-65.16	
Net interest income (tax equivalent).....	44,231	43,028	78,308	17,591		2.80	
Non-interest income.....	532,504	134,529	877,207	839,568		295.83	
Adjusted operating income (tax equivalent).....	576,735	177,557	955,515	857,159		224.82	
Overhead expense.....	446,684	352,678	959,962	826,505		26.65	
Provision for credit losses.....	-866	9,113	8,501	-856			
Securities gains (losses).....	0	0	0	0			
Other tax equivalent adjustments.....	46,883	190,550	41,286	122,591		-75.40	
Pretax net operating income (tax equivalent).....	177,656	6,613	28,604	154,427		2586.47	
Applicable income taxes.....	22,170	-13,404	27,913	-19,713			
Tax equivalent adjustments.....	44,150	207,354	58,163	122,591		-78.71	
Applicable income taxes (tax equivalent).....	66,320	193,950	86,076	102,878		-65.81	
Minority interest.....	16,269	19,194	36,245	18,221		-15.24	
Net income before discontinued operations, net of minority interest.....	95,067	-206,531	-93,717	33,328			
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	95,067	-206,531	-93,717	33,328			
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	111,336	-187,337	-57,472	51,549			
Investment securities income (tax equivalent).....	-1,528	22,342	24,085	15,899			
US Treasury and agency securities (excluding mortgage-backed securities) ..	5	299	346	1,490		-98.33	
Mortgage-backed securities.....	373	877	1,347	2,729		-57.47	
All other securities.....	-1,906	21,166	22,392	11,680			
Cash dividends declared.....	1,046	1,198	2,443	2,133		-12.69	
Common.....	1,046	1,198	2,443	2,133		-12.69	
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	0.98			1.92			1.51			3	4	7			
Less: Interest expense .....	0.61			1.59			1.19			2.92	0.98	97			
Equals: Net interest income (tax equivalent) .....	0.37			0.33			0.32			0.08	3.01	1			
Plus: Non-interest income .....	4.51			1.03			3.60			3.75	1.32	92			
Equals: adjusted operating income (tax equivalent) .....	4.89			1.36			3.92			3.83	4.41	24			
Less: Overhead expense .....	3.79			2.71			3.94			3.69	2.69	86			
Less: Provision for credit losses .....	-0.01			0.07			0.03			0	0.15	5			
Plus: Realized gains (losses) on held-to-maturities securities .....	0			0			0			0	0	49			
Plus: Realized gains (losses) on available-for-sale securities .....	0			0			0			0	0.01	35			
Plus: other tax equivalent adjustments .....	0.40			1.46			0.17			0.55	0	98			
Equals: Pretax net operating income (tax equivalent) .....	1.51			0.05			0.12			0.69	1.56	5			
Less: Applicable income taxes (tax equivalent) .....	0.56			1.49			0.35			0.46	0.36	80			
Less: Minority interest .....	0.14			0.15			0.15			0.08	0	96			
Equals: Net operating income .....	0.81			-1.59			-0.38			0.15	1.19	4			
Plus: Net extraordinary items .....	0			0			0			0	0	50			
Equals: Net income .....	0.81			-1.59			-0.38			0.15	1.19	4			
Memo: Net income (last four quarters) .....	0.90			-0.73			-0.38			0.15	1.19	4			
Net income—BHC and noncontrolling (minority) interest .....	0.94			-1.44			-0.24			0.23	1.20	5			
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	88.25			79.97			84.25			69.77	91.05	1			
Average interest-bearing funds / Average assets .....	61.71			65.04			67.41			66.37	65.57	52			
Interest income (tax equivalent) / Average earning assets .....	1.12			2.40			1.80			4.30	4.41	40			
Interest expense / Average earning assets .....	0.69			1.98			1.42			4.19	1.08	99			
Net interest income (tax equivalent) / Average earning assets .....	0.42			0.41			0.38			0.11	3.33	1			
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3			3.40			3.24			3.88	5.09	5			
Interest-bearing bank balances .....	0.12			0.77			0.52			2.20	2.04	57			
Federal funds sold and reverse repos .....	0.31			2.76			1.89			6.20	2.44	96			
Trading assets .....	0.89			0.68			0.61			1.29	0.99	63			
Total earning assets .....	1.14			2.23			1.72			4.30	4.36	46			
Investment securities (tax equivalent) .....	-0.33			5.75			2.61			2.37	2.76	16			
US Treasury and agency securities (excluding mortgage-backed securities) .....				1.14			0.59			2.26	2.32	53			
Mortgage-backed securities .....	1.12			1.74			1.47			2.26	2.61	12			
All other securities .....	-0.59			6.41			3.01			2.65	4.06	10			
Interest-bearing deposits .....	0.18			0.75			0.49			1.75	1.10	88			
Time deposits of \$250K or more .....	0.24			1.31			0.90			2.20	1.96	66			
Time deposits < \$250K .....	0.45			1.51			1.14			1.98	1.82	57			
Other domestic deposits .....	0.16			0.55			0.37			1.57	0.93	88			
Foreign deposits .....											1.19				
Federal funds purchased and repos .....	0.16			2.36			1.61			6.32	1.86	94			
Other borrowed funds and trading liabilities .....	1.29			1.96			1.64			2.69	2.38	66			
All interest-bearing funds .....	0.99			2.44			1.77			4.40	1.49	96			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

2170804

RSSD Number

2

FR Dist.

9

Peer #

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	532,504	134,529	877,207	839,568	
Fiduciary activities income	91	194	319	367	
Service charges on deposit accounts - domestic	1,157	1,010	2,111	1,840	
Trading revenue	145,301	-11,383	107,628	131,087	
Investment banking fees and commissions	197,670	197,859	393,994	242,980	
Insurance activities revenue	28	46	115	140	
Venture capital revenue	0	0	0	0	
Net servicing fees	0	1	1	3	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	5,679	-245,826	-3,502	26,091	
Other non-interest income	182,578	192,628	376,541	437,060	
Total overhead expenses	446,684	352,678	959,962	826,505	
Personnel expense	136,403	125,805	276,616	242,800	
Net occupancy expense	40,344	49,775	88,753	87,149	
Goodwill impairment losses	0	0	0	15,194	
Amortization expenses and impairment loss (other intangible assets)	2,189	2,203	4,353	12,009	
Other operating expenses	267,748	174,895	590,240	469,353	
Fee income on mutual funds and annuities	0	0	0	0	
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,447	918	948	908	
Average personnel expense per employee	94.27	137.04	291.79	267.40	
Average assets per employee	16,303.33	28,345.50	25,705.33	24,644.89	

### Analysis Ratios

Mutual fund fee income / Non-interest income	0			0			0			0	2.72	10			
Overhead expenses / Net Interest Income + non-interest income	77.09			219.39			102.27			96.42	61.29	97			

### Percent of Average Assets

Total overhead expense	3.79			2.71			3.94			3.69	2.69	86			
Personnel expense	1.16			0.97			1.14			1.09	1.41	23			
Net occupancy expense	0.34			0.38			0.36			0.39	0.28	87			
Other operating expenses	2.29			1.36			2.44			2.22	0.97	94			
Overhead less non-interest income	-0.73			1.68			0.34			-0.06	1.32	5			

### Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	77.45			198.63			100.47			96.42	60.64	97			
Personnel expense	23.65			70.85			28.95			28.33	32.39	23			
Net occupancy expense	7			28.03			9.29			10.17	6.52	94			
Other operating expenses	46.80			99.74			62.23			57.93	21.20	98			
Total non-interest income	92.33			75.77			91.80			97.95	29.23	98			
Fiduciary activities income	0.02			0.11			0.03			0.04	1.97	29			
Service charges on domestic deposit accounts	0.20			0.57			0.22			0.21	3.88	10			
Trading revenue	25.19			-6.41			11.26			15.29	1.18	96			
Investment banking fees and commissions	34.27			111.43			41.23			28.35	3.54	93			
Insurance activities revenue	0			0.03			0.01			0.02	0.47	33			
Venture capital revenue	0			0			0			0	0.02	42			
Net servicing fees	0			0			0			0	0.28	29			
Net securitization income	0			0			0			0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	0.98			-138.45			-0.37			3.04	1.86	74			
Other non-interest income	31.66			108.49			39.41			50.99	10.04	96			
Overhead less non-interest income	-14.88			122.86			8.66			-1.52	31.06	5			
Applicable income taxes / Pretax net operating income (tax equivalent)	12.48			-202.69			97.58			-12.77	20.56	0			
Applicable income tax + TE / Pretax net operating income + TE	37.33			2,932.86			300.92			66.62	23.23	97			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	1,162,043	1,193,743	1,206,448	1,215,241		-2.66	
Commercial and industrial loans	3,124,429	2,830,250	3,006,440	2,653,607		10.39	
Loans to individuals	561	552	501	667		1.63	
Loans to depository institutions and acceptances of other banks	115,004	109,160	201,935	98,268		5.35	
Agricultural loans	215	0	0	0			
Other loans and leases	1,948,385	1,752,247	1,926,553	1,865,630		11.19	
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	6,350,637	5,885,952	6,341,877	5,833,413		7.89	
Less: Allowance for loan and lease losses	45,746	47,346	46,107	38,234		-3.38	
Net loans and leases	6,304,891	5,838,606	6,295,770	5,795,179		7.99	
Debt securities that reprice or mature in over 1 year	27,493	48,841	36,606	54,689		-43.71	
Mutual funds and equity securities	11,232	11,432	11,400	11,159		-1.75	
Subtotal	6,343,616	5,898,879	6,343,776	5,861,027		7.54	
Interest-bearing bank balances	1,567,444	2,161,035	1,272,083	2,445,328		-27.47	
Federal funds sold and reverse repos	4,784,943	5,565,543	4,036,120	5,381,037		-14.03	
Debt securities that reprice or mature within 1 year	596,108	783,245	1,015,853	570,363		-23.89	
Trading assets	2,940,999	3,629,325	2,944,567	2,175,133		-18.97	
Total earning assets	16,233,111	18,038,027	15,612,399	16,432,888		-10.01	
Non-interest-bearing cash and due from depository institutions	730,256	621,541	682,969	340,192		17.49	
Premises, fixed assets, and leases	681,498	709,077	600,622	22,860		-3.89	
Other real estate owned	0	550	550	0		-100.00	
Investment in unconsolidated subsidiaries	14,107	19,016	14,560	21,679		-25.82	
Intangible and other assets	5,943,696	5,368,785	5,142,132	5,891,495		10.71	
Total assets	23,602,668	24,756,996	22,053,232	22,709,114		-4.66	
Quarterly average assets	24,091,391	26,472,025	22,567,598	22,490,365		-8.99	
Average loans and leases (YTD)	6,334,946	5,710,061	5,879,937	5,524,697		10.94	
<b>Memoranda</b>							
Loans held-for-sale	0	0	0	0			
Loans not held-for-sale	6,350,637	5,885,952	6,341,877	5,833,413		7.89	
Real estate loans secured by 1-4 family	26,465	26,509	27,513	25,364		-0.17	
Commercial real estate loans	1,135,577	1,167,233	1,178,935	1,189,877		-2.71	
Construction and land development	245,529	216,512	261,464	232,834		13.40	
Multifamily	161,109	222,408	191,413	232,030		-27.56	
Nonfarm nonresidential	728,939	728,313	726,058	725,013		0.09	
Real estate loans secured by farmland	0	0	0	0			
Total investment securities	634,834	843,518	1,063,859	636,211		-24.74	
U.S. Treasury securities	0	54,973	39,997	44,751		-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0			
Municipal securities	0	0	0	0			
Mortgage-backed securities	63,896	98,192	78,539	109,524		-34.93	
Asset-backed securities	0	0	0	0			
Other debt securities	559,706	678,921	933,923	470,777		-17.56	
Mutual funds and equity securities	11,232	11,432	11,400	11,159		-1.75	
Available-for-sale securities	623,602	832,086	1,052,459	625,052		-25.06	
U.S. Treasury securities	0	54,973	39,997	44,751		-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0			
Municipal securities	0	0	0	0			
Mortgage-backed securities	63,896	98,192	78,539	109,524		-34.93	
Asset-backed securities	0	0	0	0			
Other debt securities	559,706	678,921	933,923	470,777		-17.56	
Mutual funds and equity securities	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	640	1,144	765	-756		-44.06	
Structured notes, fair value	0	0	0	0			
Pledged securities	63,744	152,977	118,368	154,075		-58.33	

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## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	195,274	619,201	654,339	467,042		-68.46	
NOW, ATS and transaction accounts .....	359,791	526,118	443,723	294,884		-31.61	
Time deposits less brokered deposits < \$250K .....	23,460	-271,468	-237,081	-161,319			
MMDA and other savings accounts .....	1,693,166	1,414,525	1,300,277	1,173,026		19.70	
Other non-interest-bearing deposits .....	0	0	0	0			
Core deposits .....	2,271,691	2,288,376	2,161,258	1,773,633		-0.73	
Time deposits of \$250K or more .....	64,992	258,965	184,432	259,062		-74.90	
Foreign deposits .....	0	0	0	0			
Federal funds purchased and repos .....	3,941,460	5,131,608	3,519,730	4,740,050		-23.19	
Secured federal funds purchased .....	0	0	0	0			
Commercial paper .....	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less .....	3,560,270	4,271,593	3,096,384	2,102,473		-16.65	
Other borrowings w/remaining maturity over 1 year .....	4,243,160	4,555,419	5,185,175	6,497,654		-6.85	
Brokered deposits < \$250K .....	85,628	367,290	340,050	370,825		-76.69	
Noncore funding .....	11,895,510	14,584,875	12,325,771	13,970,064		-18.44	
Trading liabilities .....	1,553,903	1,459,919	1,474,381	979,869		6.44	
Subordinated notes and debentures + trust preferred securities .....	479,885	479,381	479,633	479,129		0.11	
Other liabilities .....	1,714,113	1,503,820	1,051,867	858,871		13.98	
Total liabilities .....	17,915,102	20,316,371	17,492,910	18,061,566		-11.82	
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0			
Common stock .....	3	2	2	2		50.00	
Common surplus .....	5,062,568	4,182,672	4,182,672	4,182,672		21.04	
Retained earnings .....	348,792	156,805	252,334	350,141		122.44	
Accumulated other comprehensive income .....	-38,383	-65,305	-58,447	-38,132			
Other equity capital components .....	0	0	0	0			
Total holding company equity capital .....	5,372,980	4,274,174	4,376,561	4,494,683		25.71	
Noncontrolling (minority) interest in subsidiaries .....	314,586	166,451	183,761	152,865		89.00	
Total equity capital, including minority interest .....	5,687,566	4,440,625	4,560,322	4,647,548		28.08	
Total liabilities and capital .....	23,602,668	24,756,996	22,053,232	22,709,114		-4.66	
<b>Memoranda</b>							
Non-interest-bearing deposits .....	632,484	619,201	654,339	467,042		2.15	
Interest-bearing deposits .....	1,789,827	2,295,430	2,031,401	1,936,478		-22.03	
Total deposits .....	2,422,311	2,914,631	2,685,740	2,403,520		-16.89	
Long-term debt that reprices within 1 year .....	2,016,436	2,802,649	3,204,408	2,700,933		-28.05	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	4,376,562	4,494,683	4,494,683	4,115,350			
Accounting restatements .....	1,342	0	0	0			
Net income .....	95,067	-206,531	-93,717	33,328			
Net sale of new perpetual preferred stock .....	0	0	0	0			
Net sale of new common stock .....	0	0	0	0			
Sale of treasury stock .....	0	0	0	0			
Less: Purchase of treasury stock .....	0	0	0	0			
Changes incident to business combinations .....	0	0	0	359,346			
Less: Dividends declared .....	1,046	1,198	2,443	2,133			
Change in other comprehensive income .....	20,064	-27,173	-20,315	-9,319			
Changes in debit to ESOP liability .....	0	0	0	0			
Other adjustments to equity capital .....	880,991	14,393	-1,647	-1,889			
Holding company equity capital, ending balance .....	5,372,980	4,274,174	4,376,561	4,494,683			

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## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Real estate loans .....	4.92			4.82			5.47			5.35	37.78	9			
Commercial and industrial loans .....	13.24			11.43			13.63			11.69	12.02	53			
Loans to individuals .....	0			0			0			0	4.20	1			
Loans to depository institutions and acceptances of other banks .....	0.49			0.44			0.92			0.43	0.04	91			
Agricultural loans .....	0			0			0			0	0.24	11			
Other loans and leases .....	8.25			7.08			8.74			8.22	5.01	77			
Net loans and leases .....	26.71			23.58			28.55			25.52	63.77	7			
Debt securities over 1 year .....	0.12			0.20			0.17			0.24	14.60	4			
Mutual funds and equity securities .....	0.05			0.05			0.05			0.05	0.06	60			
Subtotal .....	26.88			23.83			28.77			25.81	79.65	3			
Interest-bearing bank balances .....	6.64			8.73			5.77			10.77	3.06	94			
Federal funds sold and reverse repos .....	20.27			22.48			18.30			23.70	1.57	96			
Debt securities 1 year or less .....	2.53			3.16			4.61			2.51	1.91	69			
Trading assets .....	12.46			14.66			13.35			9.58	1.19	91			
Total earning assets .....	68.78			72.86			70.79			72.36	89.53	1			
Non-interest cash and due from depository institutions .....	3.09			2.51			3.10			1.50	1.14	78			
Other real estate owned .....	0			0			0			0	0.03	4			
All other assets .....	28.13			24.63			26.11			26.14	9.27	98			
<b>Memoranda</b>															
Short-term investments .....	29.44			34.37			28.68			36.98	7.63	95			
U.S. Treasury securities .....	0			0.22			0.18			0.20	1.03	50			
US agency securities (excluding mortgage-backed securities) .....	0			0			0			0	0.54	13			
Municipal securities .....	0			0			0			0	1.34	7			
Mortgage-backed securities .....	0.27			0.40			0.36			0.48	11.44	6			
Asset-backed securities .....	0			0			0			0	0.28	25			
Other debt securities .....	2.37			2.74			4.23			2.07	0.39	92			
Loans held-for-sale .....	0			0			0			0	0.39	7			
Loans held for investment .....	26.91			23.77			28.76			25.69	63.50	7			
Real estate loans secured by 1-4 family .....	0.11			0.11			0.12			0.11	13.29	5			
Revolving .....	0.05			0.04			0.09			0.05	2.07	15			
Closed-end, secured by first liens .....	0.02			0.03			0.01			0.02	10.69	4			
Closed-end, secured by junior liens .....	0.04			0.04			0.02			0.04	0.28	25			
Commercial real estate loans .....	4.81			4.71			5.35			5.24	22.23	17			
Construction and land development .....	1.04			0.87			1.19			1.03	3.44	25			
Multifamily .....	0.68			0.90			0.87			1.02	3.01	26			
Nonfarm nonresidential .....	3.09			2.94			3.29			3.19	14.69	17			
Real estate loans secured by farmland .....	0			0			0			0	0.36	9			

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## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	18.30			20.28			19.02			20.83	57.46	9			
Real estate loans secured by 1-4 family	0.42			0.45			0.43			0.43	20.75	5			
Revolving	0.18			0.16			0.31			0.18	3.15	18			
Closed-end	0.23			0.29			0.13			0.25	17.39	5			
Commercial real estate loans	17.88			19.83			18.59			20.40	33.52	26			
Construction and land development	3.87			3.68			4.12			3.99	5.09	47			
1-4 family	0.32			0			0			0	0.94	7			
Other	3.54			3.68			4.12			3.99	4.02	56			
Multifamily	2.54			3.78			3.02			3.98	4.69	50			
Nonfarm nonresidential	11.48			12.37			11.45			12.43	22.15	27			
Owner-occupied	4.02			4.15			3.85			4.76	7.72	34			
Other	7.45			8.22			7.60			7.67	14.34	26			
Real estate loans secured by farmland	0			0			0			0	0.55	9			
Loans to depository institutions and acceptances of other banks	1.81			1.85			3.18			1.68	0.11	92			
Commercial and industrial loans	49.20			48.08			47.41			45.49	19.53	97			
Loans to individuals	0.01			0.01			0.01			0.01	7.13	2			
Credit card loans	0			0			0			0	0.81	21			
Agricultural loans	0			0			0			0	0.37	11			
Other loans and leases	30.68			29.77			30.38			31.98	9.85	91			
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	20.23			26.44			26.03			26.31	391.26	4			
Real estate loans secured by 1-4 family	0.46			0.59			0.59			0.55	138.18	4			
Revolving	0.20			0.21			0.42			0.23	21.26	10			
Closed-end	0.26			0.38			0.18			0.32	115.20	3			
Commercial real estate loans	19.77			25.85			25.43			25.76	229.44	12			
Construction and land development	4.27			4.80			5.64			5.04	34.95	17			
1-4 family	0.36			0			0			0	6.61	6			
Other	3.92			4.80			5.64			5.04	27.32	19			
Multifamily	2.80			4.93			4.13			5.02	31.04	13			
Nonfarm nonresidential	12.69			16.13			15.66			15.70	152.10	11			
Owner-occupied	4.45			5.41			5.27			6.01	53.07	15			
Other	8.24			10.72			10.40			9.69	97.41	10			
Real estate loans secured by farmland	0			0			0			0	3.60	8			
Loans to depository institutions and acceptances of other banks	2			2.42			4.36			2.13	0.44	86			
Commercial and industrial loans	54.40			62.68			64.86			57.46	122.02	19			
Loans to individuals	0.01			0.01			0.01			0.01	43.51	0			
Credit card loans	0			0			0			0	4.34	21			
Agricultural loans	0			0			0			0	2.18	11			
Other loans and leases	33.92			38.81			41.56			40.40	52.44	52			
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	25.60			20.30			22.35			16.33	26.45	27			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	28.30			26.47			30.58			20.63	178.57	9			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	32.75			31.88			35.84			26.63	236.10	12			

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## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Short-term investments	29.44			34.37			28.68			36.98	7.63	95			
Liquid assets	42.74			49			41.06			46.22	22.44	88			
Investment securities	2.69			3.41			4.82			2.80	16.99	6			
Net loans and leases	26.71			23.58			28.55			25.52	63.77	7			
Net loans, leases and standby letters of credit	27.61			24.36			29.51			26.43	64.84	7			
Core deposits	9.62			9.24			9.80			7.81	63.09	3			
Noncore funding	50.40			58.91			55.89			61.52	19.36	97			
Time deposits of \$250K or more	0.28			1.05			0.84			1.14	2.94	20			
Foreign deposits	0			0			0			0	0.43	38			
Federal funds purchased and repos	16.70			20.73			15.96			20.87	1.94	96			
Secured federal funds purchased	0			0			0			0	0	49			
Net federal funds purchased (sold)	-3.57			-1.75			-2.34			-2.82	0.48	10			
Commercial paper	0			0			0			0	0.02	45			
Other borrowings w/remaining maturity of 1 year or less	15.08			17.25			14.04			9.26	3.01	93			
Earning assets that reprice within 1 year	46.28			40.49			45.50			46.91	39.29	76			
Interest-bearing liabilities that reprice within 1 year	7.49			9.27			9.14			7.28	10.19	32			
Long-term debt that reprices within 1 year	8.54			11.32			14.53			11.89	0.96	96			
Net assets that reprice within 1 year	30.24			19.90			21.83			27.74	26.63	52			
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	77.98			102.98			94.60			95.09	14.45	97			
Net short-term noncore funding dependence	11.04			25.72			12.85			-15.84	3.38	9			
Short-term investment / Short-term noncore funding	90.84			84.87			88.58			112.43	77.77	73			
Liquid assets - short-term noncore funding / Nonliquid assets	18.04			16.66			14.73			24.79	16.97	74			
Net loans and leases / Total deposits	260.28			200.32			234.41			241.11	90.31	98			
Net loans and leases / Core deposits	277.54			255.14			291.30			326.74	103.93	98			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital											0.72				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.01			0.03			0.02			-0.02	1.36	9			
Structured notes appreciation (depreciation) / Tier 1 capital											0				
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0			0			0			0	12.67	14			
Available-for-sale securities	98.23			98.64			98.93			98.25	85.40	67			
U.S. Treasury securities	0			6.52			3.76			7.03	6.15	70			
US agency securities (excluding mortgage-backed securities)	0			0			0			0	3.49	13			
Municipal securities	0			0			0			0	7.75	7			
Mortgage-backed securities	10.06			11.64			7.38			17.21	67.43	7			
Asset-backed securities	0			0			0			0	1.66	24			
Other debt securities	88.17			80.49			87.79			74	2.94	98			
Mutual funds and equity securities	1.77			1.36			1.07			1.75	0.40	91			
Debt securities 1 year or less	93.90			92.85			95.49			89.65	11.86	97			
Debt securities 1 to 5 years	0			0			0			0	17.94	1			
Debt securities over 5 years	4.33			5.79			3.44			8.60	66.02	4			
Pledged securities	10.04			18.14			11.13			24.22	30.57	45			
Structured notes, fair value	0			0			0			0	0.03	42			
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-18.35			39.06			-24.68			26.69					
Investment securities	-24.74			35.67			67.22			11.75					
Core deposits	-0.73			46.46			21.85			11.23					
Noncore funding	-18.44			18.69			-11.77			6.59					

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## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	2,602,010	5,076,014	2,840,956	5,160,299	
Commit: Secured commercial real estate loans	168,267	162,250	136,144	230,694	
Commit: Unsecured real estate loans	243,514	415,364	287,317	32,082	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	211,340	191,142	211,141	206,438	
Commercial and similar letters of credit	929	601	1,153	55	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	40,000	0	309,237	
Credit derivatives - notional amount (holding company as beneficiary)	1,180,019	1,182,820	751,289	1,000,000	
Credit derivative contracts w/ purchased credit protection-investment grade	1,180,019	1,222,820	751,289	1,309,237	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	820,235,155	1,586,062,525	1,169,721,528	994,386,030	
Written options contracts (interest rate)	694,281,922	593,026,262	596,194,620	579,355,885	
Purchased options contracts (interest rate)	1,779,175,232	1,515,495,081	1,630,740,998	1,589,501,909	
Interest rate swaps	1,651,236,829	1,311,941,248	1,316,065,468	1,388,648,551	
Futures and forward foreign exchange	23,318,460	46,026,428	37,954,874	36,392,073	
Written options contracts (foreign exchange)	2,465,118	2,024,968	4,179,545	388,682	
Purchased options contracts (foreign exchange)	2,498,713	2,213,015	4,097,048	761,908	
Foreign exchange rate swaps	201,288,351	154,562,030	175,948,089	137,142,954	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

## Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Loan commitments (reported semiannually, June/Dec)	11.02			20.50			12.88			22.72	23.52	56			
Standby letters of credit	0.90			0.77			0.96			0.91	0.84	65			
Commercial and similar letters of credit	0			0			0.01			0	0.02	38			
Securities lent	0			0			0			0	0.40	39			
Credit derivatives - notional amount (holding company as guarantor)	0			0.16			0			1.36	0.42	89			
Credit derivatives - notional amount (holding company as beneficiary)	5			4.78			3.41			4.40	0.52	92			
Credit derivative contracts w/ purchased credit protection-investment grade	5			4.94			3.41			5.77	0.30	93			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0	0.45	34			
Derivative contracts	21,923.37			21,050.02			22,377.23			20,813.57	68.47	99			
Interest rate contracts	20,950.72			20,222.67			21,369.76			20,044.34	47.31	99			
Interest rate futures and forward contracts	3,475.18			6,406.52			5,304.08			4,378.80	10.67	99			
Written options contracts (interest rate)	2,941.54			2,395.39			2,703.43			2,551.20	2.47	99			
Purchased options contracts (interest rate)	7,538.03			6,121.48			7,394.57			6,999.40	2.65	99			
Interest rate swaps	6,995.98			5,299.27			5,967.68			6,114.94	28.86	99			
Foreign exchange contracts	972.65			827.35			1,007.47			769.23	10.12	98			
Futures and forward foreign exchange contracts	98.80			185.91			172.11			160.25	5.23	94			
Written options contracts (foreign exchange)	10.44			8.18			18.95			1.71	0.05	94			
Purchased options contracts (foreign exchange)	10.59			8.94			18.58			3.36	0.08	94			
Foreign exchange rate swaps	852.82			624.32			797.83			603.91	2.03	99			
Equity, commodity, and other derivative contracts	0			0			0			0	3.32	31			
Commodity and other futures and forward contracts	0			0			0			0	0.19	40			
Written options contracts (commodity and other)	0			0			0			0	0.98	35			
Purchased options contracts (commodity and other)	0			0			0			0	0.94	34			
Commodity and other swaps	0			0			0			0	0.38	35			

## Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)	41.07			88.90			48.32			93.40	45.53	85			
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# Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	5,174,499,780	5,211,351,557	4,934,902,170	4,726,577,992	
Interest rate contracts	4,944,929,138	5,006,525,116	4,712,722,614	4,551,892,375	
Foreign exchange contracts	229,570,642	204,826,441	222,179,556	174,685,617	
Equity, commodity, and other contracts	0	0	0	0	
<b>Derivatives Position</b>					
Futures and forwards	843,553,615	1,632,088,953	1,207,676,402	1,030,778,103	
Written options	696,747,040	595,051,230	600,374,165	579,744,567	
Exchange-traded	15,600,000	7,650,000	7,000,000	19,115,410	
Over-the-counter	681,147,040	587,401,230	593,374,165	560,629,157	
Purchased options	1,781,673,945	1,517,708,096	1,634,838,046	1,590,263,817	
Exchange-traded	1,570,521,959	1,296,035,638	1,427,494,338	1,373,519,092	
Over-the-counter	211,151,986	221,672,458	207,343,708	216,744,725	
Swaps	1,852,525,180	1,466,503,278	1,492,013,557	1,525,791,505	
Held for trading	5,174,234,586	5,211,094,590	4,934,636,076	4,726,299,429	
Interest rate contracts	4,944,663,944	5,006,268,149	4,712,456,520	4,551,613,812	
Foreign exchange contracts	229,570,642	204,826,441	222,179,556	174,685,617	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	265,194	256,967	266,094	278,563	
Interest rate contracts	265,194	256,967	266,094	278,563	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	4,478,932,760	4,617,473,148	4,335,279,293	4,148,142,662	
One year or less	3,266,882,230	2,880,693,183	2,573,926,146	2,374,666,900	
Over 1 year to 5 years	1,047,320,279	1,363,900,031	1,330,008,700	1,428,833,411	
Over 5 years	164,730,251	372,879,934	431,344,447	344,642,351	
Gross negative fair value (absolute value)	11,438,312	15,423,543	14,862,813	10,194,493	
Gross positive fair value	13,932,026	17,053,730	16,939,854	11,827,969	
Held for trading	13,930,622	17,050,885	16,937,642	11,826,216	
Non-traded	1,404	2,845	2,212	1,753	
Current credit exposure on risk-based capital derivative contracts	5,624,219	6,101,725	6,354,323	5,127,957	
Credit losses on derivative contracts	700	3,353	658	107	
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

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## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	95.56			96.07			95.50			96.30	93.44	36			
Foreign exchange contracts .....	4.44			3.93			4.50			3.70	3.20	72			
Equity, commodity, and other contracts .....	0			0			0			0	1.64	31			
Futures and forwards .....	16.30			31.32			24.47			21.81	13.49	74			
Written options .....	13.47			11.42			12.17			12.27	5.91	79			
Exchange-traded .....	0.30			0.15			0.14			0.40	0.15	87			
Over-the-counter .....	13.16			11.27			12.02			11.86	5.10	83			
Purchased options .....	34.43			29.12			33.13			33.65	4.42	94			
Exchange-traded .....	30.35			24.87			28.93			29.06	0.28	99			
Over-the-counter .....	4.08			4.25			4.20			4.59	3.35	70			
Swaps .....	35.80			28.14			30.23			32.28	69.75	13			
Held for trading .....	99.99			100			99.99			99.99	44.16	95			
Interest rate contracts .....	95.56			96.06			95.49			96.30	37.24	94			
Foreign exchange contracts .....	4.44			3.93			4.50			3.70	1.60	81			
Equity, commodity, and other contracts .....	0			0			0			0	0.83	36			
Non-traded .....	0.01			0			0.01			0.01	55.84	4			
Interest rate contracts .....	0.01			0			0.01			0.01	52.22	4			
Foreign exchange contracts .....	0			0			0			0	0.34	33			
Equity, commodity, and other contracts .....	0			0			0			0	0.13	38			
Derivative contracts (excluding futures and forex 14 days or less) .....	86.56			88.60			87.85			87.76	93.86	23			
One year or less .....	63.13			55.28			52.16			50.24	32.17	69			
Over 1 year to 5 years .....	20.24			26.17			26.95			30.23	30.45	54			
Over 5 years .....	3.18			7.16			8.74			7.29	28.09	23			
Gross negative fair value (absolute value) .....	0.22			0.30			0.30			0.22	0.83	21			
Gross positive fair value .....	0.27			0.33			0.34			0.25	1.19	9			
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	2.01			3.45			3.24			2.23	0.06	96			
Gross positive fair value (X) .....	2.45			3.82			3.69			2.58	0.07	97			
Held for trading (X) .....	2.44			3.82			3.69			2.58	0.06	97			
Non-traded (X) .....	0			0			0			0	0.01	25			
Current credit exposure (X) .....	0.99			1.37			1.38			1.12	0.05	96			
Credit losses on derivative contracts .....	0.01			0.08			0.01			0	0	95			
<b>Past Due Derivative Instruments Fair Value</b>															
30–89 days past due .....	0			0			0			0	0	47			
90+ days past due .....	0			0			0			0	0	48			
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	22.69			21.67			22.44			18.67	0.73	96			

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**Allowance and Net Loan and Lease Losses**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	46,107	38,234	38,234	44,527	
Gross losses	0	134	498	1,113	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	498	150	275	303	
Net losses	-498	-16	223	810	
Provision for loan and lease losses	-866	9,113	8,501	-856	
Adjustments	7	-17	-405	-4,627	
Ending balance	45,746	47,346	46,107	38,234	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

**Analysis Ratios**

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets	-0.01			0.07			0.03			0	0.15	5			
Provision for loan and lease losses / Average loans and leases	-0.03			0.32			0.14			-0.02	0.24	6			
Provision for loan and lease losses / Net loan and lease losses	173.90			-56,956.25			3,812.11			-105.68	130.58	1			
Allowance for loan and lease losses / Total loans and leases not held for sale	0.72			0.80			0.73			0.66	0.83	34			
Allowance for loan and lease losses / Total loans and leases	0.72			0.80			0.73			0.66	0.81	36			
Allowance for loan and lease losses / Net loans and leases losses (X)							206.76			47.20	8.03	95			
Allowance for loan and lease losses / Nonaccrual assets	536.74			273.55			350.68			559.80	218.72	88			
ALLL / 90+ days past due + nonaccrual loans and leases	1,593.94			588.22			1,845.76			3,793.06	151.73	99			
Gross loan and lease losses / Average loans and leases	0			0			0.01			0.02	0.28	5			
Recoveries / Average loans and leases	0.02			0.01			0			0.01	0.08	7			
Net losses / Average loans and leases	-0.02			0			0			0.01	0.21	11			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0	0	40			
Recoveries / Prior year-end losses	100			13.48			24.71			36.22					
Earnings coverage of net loan and lease losses (X)	-266.35			11,976.75			-94.43			38.25	24.40	77			

**Net Loan and Lease Losses By Type**

Real estate loans	-0.07			-0.01			-0.01			-0.01	0.01	28			
Real estate loans secured by 1-4 family	0			0			0			0	0.01	42			
Revolving	0			0			0			0	0.02	43			
Closed-end	0			0			0			0	0	45			
Commercial real estate loans	-0.07			-0.01			-0.01			-0.01	0.01	23			
Construction and land development	-0.31			-0.06			-0.06			-0.03	-0.01	23			
1-4 family	0			0			0			0	0	55			
Other	-0.31			-0.06			-0.06			-0.03	-0.01	21			
Multifamily	0			0			0			0	0	56			
Nonfarm nonresidential	0			0			0			0	0.02	38			
Owner-occupied	0			0			0			0	0.01	45			
Other	0			0			0			0	0.01	40			
Real estate loans secured by farmland										0.01					
Commercial and industrial loans	-0.01			0			0.01			0.03	0.37	12			
Loans to individuals											1.17				
Credit card loans											3.11				
Agricultural loans	0										0.08				
Loans to foreign governments and institutions	0			0			0			0	0	50			
Other loans and leases	0			0			0			0	0.15	22			

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## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	412	1,238	2,296	1,612	
90+ days past due loans and leases	1,129	0	505	0	
Nonaccrual loans and leases	1,741	8,049	1,993	1,008	
Total past due and nonaccrual loans and leases	3,282	9,287	4,794	2,620	
Restructured 30–89 days past due	0	0	0	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	1,565	7,472	1,706	0	
Total restructured loans and leases	1,565	7,472	1,706	0	
30–89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	8,952	4,233	11,682	4,634	
Other real estate owned	0	550	550	0	
<b>Other Assets</b>					
30–89 days past due	2,718	2,662	3,288	1,930	
90+ days past due	3,169	2,642	1,192	8,383	
Nonaccrual	6,782	9,259	11,155	5,822	
Total other assets past due and nonaccrual	12,669	14,563	15,635	16,135	

## Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
30–89 days past due loans and leases	0.01			0.02			0.04			0.03	0.43	3			
90+ days past due loans and leases	0.02			0			0.01			0	0.15	8			
Nonaccrual loans and leases	0.03			0.14			0.03			0.02	0.51	2			
90+ days past due and nonaccrual loans and leases	0.05			0.14			0.04			0.02	0.71	2			
30–89 days past due restructured	0			0			0			0	0.01	13			
90+ days past due restructured	0			0			0			0	0.01	29			
Nonaccrual restructured	0.02			0.13			0.03			0	0.14	4			
30–89 days past due loans held for sale	0			0			0			0	0	38			
90+ days past due loans held for sale	0			0			0			0	0	42			
Nonaccrual loans held for sale	0			0			0			0	0	40			

## Percent of Loans and Leases and Other Assets

## 30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.05			0.07			0.09			0.06	0.43	4			
90+ days past due assets	0.07			0.04			0.03			0.14	0.15	68			
Nonaccrual assets	0.13			0.29			0.21			0.12	0.53	7			
30+ days past due and nonaccrual assets	0.25			0.40			0.32			0.32	1.19	4			

## Percent of Total Assets

90+ days past due and nonaccrual assets	0.05			0.08			0.07			0.07	0.44	6			
90+ days past due and nonaccrual assets + other real estate owned	0.05			0.08			0.07			0.07	0.48	4			

Restructured and Nonaccrual Loans and Leases  
+ OREO as Percent of:

Total assets	0.05			0.05			0.06			0.02	0.53	2			
Allowance for loan and lease losses	23.37			27.10			30.85			14.76	115.41	2			
Equity capital + allowance for loan and lease losses	0.20			0.30			0.32			0.12	4.28	1			
Tier 1 capital + allowance for loan and lease losses	0.19			0.28			0.31			0.12	5.65	1			
Loans and leases + other real estate owned	0.17			0.22			0.22			0.10	0.85	2			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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## Past Due and Nonaccrual Loans and Leases

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	0.04			0			0.12			0.02	0.38	5			
	90+ days past due .....	0			0			0			0	0.16	13			
	Nonaccrual .....	0			0.01			0.01			0.01	0.46	4			
Commercial and industrial	30–89 days past due .....	0			0.04			0.03			0.05	0.31	15			
	90+ days past due .....	0.04			0			0.02			0	0.05	14			
	Nonaccrual .....	0.06			0.28			0.06			0.03	0.83	9			
Individuals	30–89 days past due .....	0			0			0			0	0.83	5			
	90+ days past due .....	0			0			0			0	0.17	16			
	Nonaccrual .....	0			0			0			0	0.17	11			
Depository institution loans	30–89 days past due .....	0			0			0			0	0	47			
	90+ days past due .....	0			0			0			0	0	49			
	Nonaccrual .....	0			0			0			0	0	48			
Agricultural	30–89 days past due .....	0										0.24				
	90+ days past due .....	0										0				
	Nonaccrual .....	0										0.67				
Foreign governments	30–89 days past due .....	0			0			0			0	0.07	47			
	90+ days past due .....	0			0			0			0	0	50			
	Nonaccrual .....	0			0			0			0	0.03	44			
Other loans and leases	30–89 days past due .....	0			0			0			0	0.20	14			
	90+ days past due .....	0			0			0			0	0.01	30			
	Nonaccrual .....	0			0			0			0	0.13	15			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due	1.56			0			1.53			0	0.67	1			
	90+ days past due	0			0			0			0	0.31	14			
	Nonaccrual	0.08			0.40			0.47			0.45	0.73	35			
Revolving	30–89 days past due	0			0			2.17			0	0.45	5			
	90+ days past due	0			0			0			0	0.05	24			
	Nonaccrual	0			1.11			0.52			1.07	1	70			
Closed-end	30–89 days past due	2.77			0			0			0	0.70	1			
	90+ days past due	0			0			0			0	0.35	16			
	Nonaccrual	0.14			0			0.34			0	0.70	1			
Junior lien	30–89 days past due	2.77			0			0			0	0.02	9			
	90+ days past due	0			0			0			0	0	29			
	Nonaccrual	0.14			0			0.34			0	0.04	8			
Commercial real estate	30–89 days past due	0			0			0.08			0.02	0.18	17			
	90+ days past due	0			0			0			0	0.03	19			
	Nonaccrual	0			0			0			0	0.23	5			
Construction and development	30–89 days past due	0			0			0			0	0.28	12			
	90+ days past due	0			0			0			0	0.02	33			
	Nonaccrual	0			0			0			0	0.20	12			
1–4 family	30–89 days past due	0			0			0			0	0.06	25			
	90+ days past due	0			0			0			0	0	41			
	Nonaccrual	0			0			0			0	0.02	30			
Other	30–89 days past due	0			0			0			0	0.20	15			
	90+ days past due	0			0			0			0	0.01	35			
	Nonaccrual	0			0			0			0	0.17	14			
Multifamily	30–89 days past due	0			0			0			0	0.08	19			
	90+ days past due	0			0			0			0	0	41			
	Nonaccrual	0			0			0			0	0.05	21			
Nonfarm non-residential	30–89 days past due	0			0			0.13			0.04	0.14	23			
	90+ days past due	0			0			0			0	0.03	22			
	Nonaccrual	0			0			0			0	0.28	5			
Owner Occupied	30–89 days past due	0			0			0			0.04	0.07	42			
	90+ days past due	0			0			0			0	0.01	26			
	Nonaccrual	0			0			0			0	0.16	7			
Other	30–89 days past due	0			0			0.13			0	0.07	9			
	90+ days past due	0			0			0			0	0.01	30			
	Nonaccrual	0			0			0			0	0.10	9			
Farmland	30–89 days past due											0.23				
	90+ days past due											0.01				
	Nonaccrual											0.84				
Credit card	30–89 days past due											1.19				
	90+ days past due											0.78				
	Nonaccrual											0.11				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus .....	5,062,571	4,182,674	4,182,674	4,182,674	
Retained earnings .....	348,792	156,805	252,334	350,141	
Accumulated other comprehensive income (AOCI) .....	-38,383	-65,305	-58,447	-38,132	
Common equity tier 1 minority interest .....	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions .....	5,372,980	4,274,174	4,376,561	4,494,683	
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets .....	10,681	6,480	11,134	5,868	
Accumulated other comprehensive income-related adjustments .....	-36,055	-52,493	-54,551	-34,534	
Other deductions from common equity tier 1 capital .....	14,788	18,927	14,528	11,871	
Subtotal: .....	5,383,566	4,301,260	4,405,450	4,511,478	
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	
Common equity tier 1 capital .....	5,383,566	4,301,260	4,405,450	4,511,478	
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	
Non-qualifying capital instruments .....	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital .....	314,586	166,451	183,761	68,703	
Additional tier 1 capital before deductions .....	314,586	166,451	183,761	68,703	
Less: Additional tier 1 capital deductions .....	0	0	0	0	
Additional tier 1 capital .....	314,586	166,451	183,761	68,703	
<b>Tier 1 Capital</b> .....	5,698,152	4,467,711	4,589,211	4,580,181	
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus .....	0	0	0	0	
Non-qualifying capital instruments .....	0	0	0	0	
Total capital minority interest not included in tier 1 capital .....	0	0	0	8,972	
Allowance for loan and lease losses in tier 2 capital .....	48,040	49,565	48,300	40,414	
Exited advanced approach eligible credit reserves .....					
Unrealized gains on AFS preferred stock classified as equity .....					
Tier 2 capital before deductions .....	48,040	49,565	48,300	49,386	
Exited advanced approach tier 2 capital before deductions .....					
Less: Tier 2 capital deductions .....	0	0	0	0	
Tier 2 capital .....	48,040	49,565	48,300	49,386	
Exited advanced approach tier 2 capital .....					
Total capital .....	5,746,192	4,517,276	4,637,511	4,629,567	
Exited advanced approach total capital .....					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted .....	24,091,391	26,472,025	22,567,598	22,490,365	
Less: Deductions from common equity tier 1 capital .....	10,681	6,480	11,134	5,868	
Less: Other deductions .....	170,602	142,140	183,009	0	
Total assets for leverage ratio .....	23,910,108	26,323,405	22,373,455	22,484,497	
Total risk-weighted assets .....	24,782,646	28,154,110	28,311,775	27,467,031	
Exited advanced approach total RWA .....					

### Capital Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A .....	21.72			15.28			15.56			16.43	12.11	89			
Common equity tier 1 capital, column B .....	0			0			0			0	0.29	46			
Tier 1 capital, column A .....	22.99			15.87			16.21			16.68	12.78	87			
Tier 1 capital, column B .....	0			0			0			0	0.34	46			
Total capital, column A .....	23.19			16.04			16.38			16.86	14.36	83			
Total capital, column B .....	0			0			0			0	0.38	46			
Tier 1 leverage .....	23.83			16.97			20.51			20.37	9.76	99			
Supplementary leverage ratio, advanced approaches HCs .....											7.41				

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## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
Insurance Activities								
Total insurance underwriting assets .....	0	0	0	0				
Total property and casualty assets .....	0	0	0	0				
Reinsurance recoverables (P/C) .....								
Total life and health assets .....	0	0	0	0				
Reinsurance recoverables (L/H) .....								
Separate account assets (L/H) .....	0	0	0	0				
Total insurance underwriting equity .....	0	0	0	0				
Total property and casualty equity .....	0	0	0	0				
Total life and health equity .....	0	0	0	0				
Total insurance underwriting net income .....	0	0	0	0				
Total property and casualty .....	0	0	0	0				
Total life and health .....	0	0	0	0				
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0				
Unearned premiums (P/C) .....	0	0	0	0				
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0				
Separate account liabilities (L/H) .....	0	0	0	0				
Insurance activities revenue .....	28	46	115	140		-39.13		
Other insurance activities income .....	28	46	115	140		-39.13		
Insurance and reinsurance underwriting income .....	0	0	0	0				
Premiums .....	0	0	0	0				
Credit related insurance underwriting .....	0	0	0	0				
Other insurance underwriting .....	0	0	0	0				
Insurance benefits, losses, expenses .....	0	0	0	0				
Net assets of insurance underwriting subsidiaries .....	0	0	0	0				
Life insurance assets .....	11,139	9,778	10,651	9,424		13.92		

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0			0			0			0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..											51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..											48.53				
Separate account assets (L/H) / Total life assets .....											7.26				
Insurance activities revenue / Adjusted operating income .....	0			0.03			0.01			0.02	0.47	33			
Premium income / Insurance activities revenue .....	0			0			0			0	7.32	37			
Credit related premium income / Total premium income .....											34.91				
Other premium income / Total premium income .....											65.09				
Insurance underwriting net income / Consolidated net income .....	0			0			0			0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....											19.86				
Insurance net income (L/H) / Equity (L/H) .....											5.13				
Insurance benefits, losses, expenses / Insurance premiums .....											233.61				
Reinsurance recovery (P/C) / Total assets (P/C) .....											0.15				
Reinsurance recovery (L/H) / Total assets (L/H) .....											0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets ....	0			0			0			0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0.19			0.22			0.23			0.20	11.51	9			
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	6,315,780			6,029,461			4,663,505			551,828					
Net assets of broker-dealer subsidiaries / Consolidated assets .....	26.76			24.35			21.15			2.43	1.39	86			

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## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	3,236,335	2,735,452	3,165,758	3,001,438	
Real estate loans	69,497	95,761	79,934	149,549	
Commercial and industrial loans	1,814,749	1,433,889	1,601,989	1,481,131	
Loans to depository institutions and other banks acceptances	115,004	109,160	201,935	98,268	
Loans to foreign governments and institutions	44,361	5,601	27,495	3,653	
Loans to individuals	1	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	1,192,723	1,091,041	1,254,405	1,268,837	
Debt securities	188,994	0	191,977	0	
Interest-bearing bank balances	92,124	100,585	101,734	78,308	
Total selected foreign assets	3,517,453	2,836,037	3,459,469	3,079,746	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	2.24			2.45			2.53			2.58	1.25	72			
Cost: Interest-bearing deposits											1.19				
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans											27.03				
Commercial and industrial loans											0.29				
Foreign governments and institutions	0			0			0			0	0	50			
<b>Growth Rates</b>															
Net loans and leases	18.31			6.31			5.47				22.48				
Total selected assets	24.03			8.47			12.33				12.40				
Deposits											10.36				

## Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Retained credit exposure		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Unused commitments to provide liquidity (servicer advance)		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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## Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure .....					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Unused commitments to provide liquidity (servicer advance) .....					
Seller's interest carried as securities and loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure .....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0			
Home equity lines .....	0	0	0	0			
Credit card receivables .....	0	0	0	0			
Auto loans .....	0	0	0	0			
Commercial and industrial loans .....	0	0	0	0			
All other loans and leases .....	0	0	0	0			
Total 30–89 days past due securitized assets .....	0	0	0	0			
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0			
Home equity lines .....	0	0	0	0			
Credit card receivables .....	0	0	0	0			
Auto loans .....	0	0	0	0			
Commercial and industrial loans .....	0	0	0	0			
All other loans and leases .....	0	0	0	0			
Total 90+ days past due securitized assets .....	0	0	0	0			
Total past due securitized assets .....	0	0	0	0			
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0			
Home equity lines .....	0	0	0	0			
Credit card receivables .....	0	0	0	0			
Auto loans .....	0	0	0	0			
Commercial and industrial loans .....	0	0	0	0			
All other loans and leases .....	0	0	0	0			
Total net losses on securitized assets .....	0	0	0	0			

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**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b> .....					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b> .....					

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# Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries .....	3,230	11,055	11,456	28,958		-70.78	
Dividends .....	3,000	9,000	9,000	7,300		-66.67	
Interest .....	230	2,055	2,456	21,658		-88.81	
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from nonbank subsidiaries .....	29,160	38,140	38,140	50,820		-23.54	
Dividends .....	29,160	38,140	38,140	50,820		-23.54	
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	32,390	49,195	49,596	79,778		-34.16	
Securities gains (losses) .....	0	0	0	0			
Other operating income .....	590	0	110	0			
Total operating income .....	32,980	49,195	49,706	79,778		-32.96	
Operating Expenses							
Personnel expenses .....	1,397	1,155	2,438	2,730		20.95	
Interest expense .....	1,182	8,767	10,145	43,287		-86.52	
Other expenses .....	16,316	10,387	24,066	16,648		57.08	
Provision for loan and lease losses .....	0	0	0	0			
Total operating expenses .....	18,895	20,309	36,649	62,665		-6.96	
Income (loss) before taxes .....	14,085	28,886	13,057	17,113		-51.24	
Applicable income taxes (credit) .....	-589	-4,347	-10,067	-14,201			
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	14,674	33,233	23,124	31,314		-55.85	
Equity in undistributed income of subsidiaries .....	80,393	-239,764	-116,841	62,052			
Bank subsidiaries .....	9,435	11,403	5,058	30,062		-17.26	
Nonbank subsidiaries .....	70,958	-251,167	-121,899	31,990			
Subsidiary holding companies .....	0	0	0	0			
Net income (loss) .....	95,067	-206,531	-93,717	93,366			
Memoranda							
Bank net income .....	12,435	20,403	14,058	37,362		-39.05	
Nonbank net income .....	100,118	-213,027	-83,759	82,810			
Subsidiary holding companys' net income .....	0	0	0	0			

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## Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	383,456	6.72	184,642	4.23	379,280	7.83	182,239		107.68	
Common and preferred stock .....	383,456	6.72	184,642	4.23	379,280	7.83	182,239		107.68	
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries .....	4,512,087	79.05	3,281,908	75.21	3,939,902	81.29	3,371,754		37.48	
Common and preferred stock .....	4,512,087	79.05	3,281,908	75.21	3,939,902	81.29	3,371,754		37.48	
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0			
Common and preferred stock .....	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0			
Securities .....	0	0	0	0	0	0	0			
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	712,706	12.49	882,007	20.21	508,918	10.50	1,394,518		-19.19	
Cash and due from unrelated depository institution .....	84,155	1.47	17	0	8	0	5		494929.41	
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0			
Intangible assets .....	0	0	0	0	0	0	0			
Other assets .....	15,474	0.27	14,980	0.34	18,459	0.38	5,829		3.30	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0			
Total assets .....	5,707,878	100.00	4,363,554	100.00	4,846,567	100.00	4,954,345		30.81	
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year .....	311,000	5.45	808,000	18.52	438,000	9.04	1,357,000		-61.51	
Subordinated notes and debentures .....	0	0	0	0	0	0	0			
Other liabilities .....	23,898	0.42	21,516	0.49	32,006	0.66	9,096		11.07	
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0			
Total liabilities .....	334,898	5.87	829,516	19.01	470,006	9.70	1,366,096		-59.63	
Equity Capital .....	5,372,980	94.13	3,534,038	80.99	4,376,561	90.30	3,588,249		52.04	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0			
Common stock .....	3	0	2	0	2	0	2		50.00	
Common surplus .....	5,062,568	88.69	3,076,601	70.51	4,182,672	86.30	3,076,601		64.55	
Retained earnings .....	348,792	6.11	457,435	10.48	252,334	5.21	511,646		-23.75	
Accumulated other comprehensive income .....	-38,383	-0.67	0	0	-58,447	-1.21	0			
Other equity capital components .....	0	0	0	0	0	0	0			
Total liabilities and equity capital .....	5,707,878	100.00	4,363,554	100.00	4,846,567	100.00	4,954,345		30.81	
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0			

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## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	3.92			-8.84			-2.02			1.96	9.68	5			
Bank net income / Average equity investment in banks .....	6.37			22.03			5.39			21.51	10.51	95			
Nonbank net income / Average equity investment in nonbanks .....	4.80			-12.91			-2.36			2.50	7.89	36			
Subsidiary HCs net income / Average equity investment in sub HCs .....											8.55				
Bank net income / Parent net income .....	13.08									40.02	82.22	18			
Nonbank net income / Parent net income .....	105.31									88.69	5.93	96			
Subsidiary holding companies' net income / Parent net income .....											74				
<b>Leverage</b>															
Total liabilities / Equity capital .....	6.23			23.47			10.74			38.07	20.43	78			
Total debt / Equity capital .....	5.79			22.86			10.01			37.82	14.31	82			
Total debt + notes payable to subs that issued TPS / Equity capital .....	5.79			22.86			10.01			37.82	16.36	82			
Total debt + Loans guaranteed for affiliate / Equity capital .....	5.79			22.86			10.01			37.82	14.56	82			
Total debt / Equity capital – excess over fair value .....	5.79			22.86			10.01			37.82	14.51	82			
Long-term debt / Equity capital .....	5.79			22.86			10.01			37.82	13.04	83			
Short-term debt / Equity capital .....	0			0			0			0	1.02	36			
Current portion of long-term debt / Equity capital .....	0			0			0			0	0.05	40			
Excess cost over fair value / Equity capital .....	0			0			0			0	0.12	38			
Long-term debt / Consolidated long-term debt .....	6.58			16.05			7.73			19.45	28.44	44			
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	91.11			98.09			98.69			99.05	103.22	21			
Total investment in subs / Equity capital .....	91.11			98.09			98.69			99.05	111.07	11			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-2.51									-0.37	0.36	13			
Equity investment in subs – equity cap / Net income-div (X) .....											1.22				
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	168.34			248.95			152.90			145.03	177.68	42			
Cash from ops + noncash items + op expense / Op expense + dividend .....	176.83			279.73			191.15			155.81	190.27	40			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	110.92			91.40			89.74			107.44	116.34	47			
Pretax operating income + interest expense / Interest expense .....	1,291.62			429.49			228.70			139.53	1,968.54	12			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,291.62			429.49			228.70			139.53	1,632.83	10			
Dividends + interest from subsidiaries / Interest expense + dividends .....	1,453.77			493.68			393.99			175.65	210.80	45			
Fees + other income from subsidiaries / Salary + other expenses .....	0			0			0			0	16.52	30			
Net income / Current part of long-term debt + preferred dividends (X) .....											57.11				
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	8.58			1.70			1.60			0.76	2.64	43			
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....											0.04				
Nonaccrual .....											0.54				
Total .....											0.58				
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0			0			0			0	0	49			
To nonbank subsidiaries .....	0			0			0			0	0.10	46			
To subsidiary holding companies .....	0			0			0			0	0	49			
Total .....	0			0			0			0	0.10	46			
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	83.16			89.48			81.13			87.36	5.62	96			
Combined thrift assets (reported only by bank holding companies) .....	0			0			0			0	0	50			
Combined foreign nonbank subsidiary assets .....	9.97			5.63			8.53			7.13	0.19	95			

BHC Name

City/State

2170804

RSSD Number

2

FR Dist.

9

Peer #

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	7.13			3.60			10.56			6.81	57.84	5			
Dividends declared / Net income .....	1.10									2.28	33.08	8			
Net income – dividends / Average equity .....	3.88			-8.89			-2.08			1.92	6.46	8			
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	286.81			751.25			368.40			342.24	178.13	85			
Dividends from nonbank subsidiaries .....	2,787.76			3,183.64			1,561.20			2,382.56	7.53	98			
Dividends from subsidiary holding companies.....	0			0			0			0	21.40	42			
Dividends from all subsidiaries .....	3,074.57			3,934.89			1,929.59			2,724.80	260.40	97			
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	24.13			44.11			64.02			19.54	66.55	15			
Interest income from bank subsidiaries.....	1.85			10.07			17.47			57.97	0.54	98			
Management and service fees from bank subsidiaries .....	0			0			0			0	1.55	36			
Other income from bank subsidiaries.....	0			0			0			0	0	46			
Operating income from bank subsidiaries .....	25.98			54.18			81.49			77.51	69.36	57			
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	29.13									61.37	82.95	51			
Interest income from nonbank subsidiaries.....	0									0	20.25	26			
Management and service fees from nonbank subsidiaries .....	0									0	1.92	38			
Other income from nonbank subsidiaries.....	0									0	1.06	43			
Operating income from nonbank subsidiaries .....	29.13									61.37	150.41	31			
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....											61.23				
Interest income from subsidiary holding companies .....											6.54				
Management and service fees from subsidiary holding companies.....											0.36				
Other income from subsidiary holding companies .....											0.29				
Operating income from subsidiary holding companies.....											76.49				
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	9.10			18.29			18.11			9.15	67.32	23			
Interest income from bank subsidiaries.....	0.70			4.18			4.94			27.15	0.80	97			
Management and service fees from bank subsidiaries .....	0			0			0			0	1.81	36			
Other income from bank subsidiaries.....	0			0			0			0	0.03	44			
Operating income from bank subsidiaries .....	9.79			22.47			23.05			36.30	78.80	21			
Dividends from nonbank subsidiaries .....	88.42			77.53			76.73			63.70	2.65	96			
Interest income from nonbank subsidiaries.....	0			0			0			0	1.19	30			
Management and service fees from nonbank subsidiaries .....	0			0			0			0	0.06	41			
Other income from nonbank subsidiaries.....	0			0			0			0	0.04	44			
Operating income from nonbank subsidiaries .....	88.42			77.53			76.73			63.70	7.29	91			
Dividends from subsidiary holding companies.....	0			0			0			0	4.52	43			
Interest income from subsidiary holding companies .....	0			0			0			0	0.20	44			
Management and service fees from subsidiary holding companies.....	0			0			0			0	0	49			
Other income from subsidiary holding companies .....	0			0			0			0	0	48			
Operating income from subsidiary holding companies.....	0			0			0			0	6.08	40			
Loans and advances from subsidiaries / Short term debt.....											83.37				
Loans and advances from subsidiaries / Total debt .....	0			0			0			0	28.33	11			